

**FUTURE INCOME FUND**

SFIN No. ULIF002180708FUTUINCOME133

**ABOUT THE FUND**

**OBJECTIVE**  
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate Bonds and money market instruments for liquidity.

**STRATEGY**  
Investments in assets of low or moderate risk.

**Name of Fund Manager**  
Pankaj

**ASSET ALLOCATION**

Composition	Min.	Max.
Fixed Interest Investments	50.00%	100.00%
Money Market and Cash	0.00%	50.00%
Equity	0.00%	0.00%

**RISK RETURN PROFILE**

Risk Low	Low
Return Low	Low

**RATING**  
The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

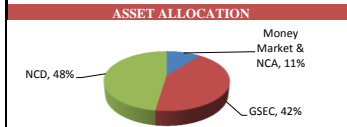
**DATE OF INCEPTION**  
18th July 2008

**FUND PERFORMANCE as on 31st Jan 2017**

Returns since Publication of NAV	
Absolute Return	134.47%
Simple Annual Return	15.87%
CAGR	10.58%

**NAV as on 31st Jan 2017**  
23.44706

**AUM as on 31st Jan 2017 (Rs. In Lakhs)**  
17,933.07



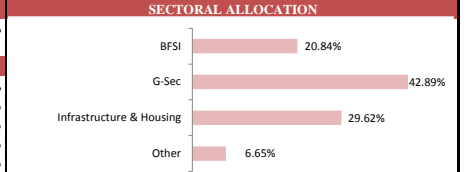
**PORTFOLIO AS ON 31st Jan 2017**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>10.53%</b>

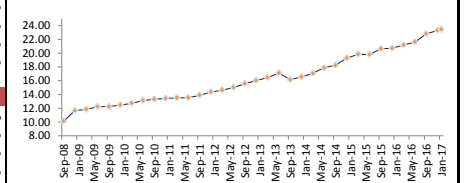
SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>41.89%</b>
Central Government	24.50%
Andhra Pradesh SDL	4.77%
Kerala SDL	2.84%
Haryana SDL	2.45%
West Bengal SDL	2.44%
Karnataka SDL	2.13%
Tamil Nadu SDL	1.44%
Madhya Pradesh SDL	0.57%
Maharashtra SDL	0.44%
Gujarat SDL	0.30%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>47.57%</b>
IOT Utkal Energy Services Limited	AAA 6.74%
Indiabulls Housing Finance Limited	AAA 6.08%
Reliance Gas Transportation Infrastructure Limited	AAA 5.74%
Reliance Capital Limited	AAA 5.31%
Reliance Ports & Terminals Limited	AAA 5.01%
LIC Housing Finance Limited	AAA 1.74%
LNT Infra Debt Funds Limited	AAA 1.42%
Housing Development Finance Corporation Limited	AAA 1.16%
IL&FS Financial Services Limited	AAA 0.87%
India Infra Debt Limited	AAA 0.63%
Rural Electrification Corporation Limited	AAA 0.12%
Power Finance Corporation Limited	AAA 0.12%
LNT Finance Limited	AA+ 4.47%
Shriram Transport Finance Company Limited	AA+ 3.47%
TATA Capital Financial Services Limited	AA+ 2.94%
Mahindra and Mahindra Financial Services Limited	AA+ 1.25%
Bajaj Finance Limited	AA+ 0.51%

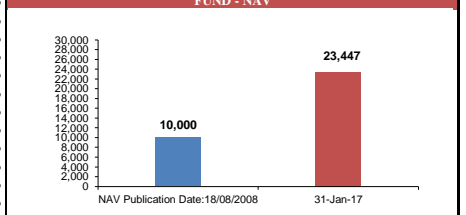
**SECTORAL ALLOCATION**



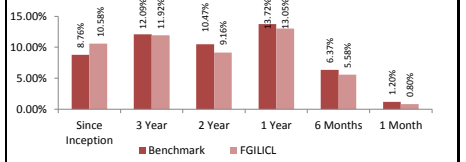
**FUND - NAV**



**FUND - NAV**



**BENCHMARK COMPARISON**



Benchmark : CRISIL Composite Bond Index  
CAGR Return

**FUTURE BALANCE FUND**

SFIN No. ULIF003180708FUTBALANCEI33

**ABOUT THE FUND**

**OBJECTIVE**  
To provide a balanced return from investing in both fixed interest securities as well as in equities so as to balance stability of return through the former and growth in capital value through the latter. The fund will also invest in money market instruments to provide liquidity.

**STRATEGY**  
Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.

**Name of Fund Manager**  
Pankaj/Biswarup Mohapatra

**ASSET ALLOCATION**

Composition	Min.	Max.
Fixed Interest Investments	40.00%	70.00%
Money Market and Cash	0.00%	30.00%
Equity	30.00%	60.00%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**RATING**  
The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

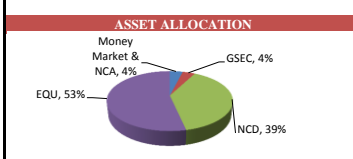
**DATE OF INCEPTION**  
18th July 2008

**FUND PERFORMANCE as on 31st Jan 2017**

Returns since Publication of NAV	
Absolute Return	87.87%
Simple Annual Return	10.37%
CAGR	7.73%

**NAV as on 31st Jan 2017**  
18,787.21

**AUM as on 31st Jan 2017 (Rs. In Lakhs)**  
8,907.46



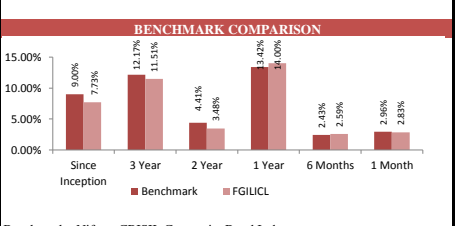
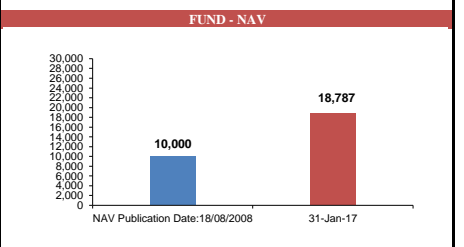
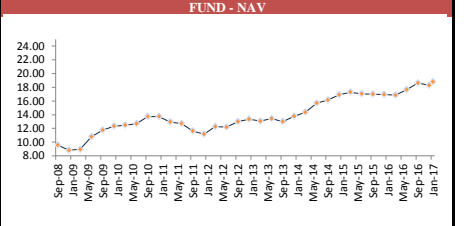
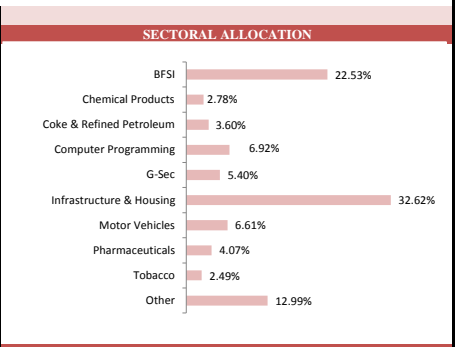
**PORTFOLIO AS ON 31st Jan 2017**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>3.97%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>3.79%</b>
Central Government	3.16%
Kerala SDL	0.63%

SECURITIES	HOLDINGS	
<b>CORPORATE DEBT</b>	<b>38.76%</b>	
Reliance Gas Transportation Infrastructure Limited	AAA	7.41%
IOT Utkal Energy Services Limited	AAA	6.57%
IL&FS Financial Services Limited	AAA	4.38%
Housing Development Finance Corporation Limited	AAA	3.76%
LNT Infra Debt Funds Limited	AAA	3.48%
LIC Housing Finance Limited	AAA	2.54%
India Infradebt Limited	AAA	2.53%
Reliance Capital Limited	AAA	1.78%
Reliance Capital Limited	AA+	6.30%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>53.47%</b>
Infosys Technologies Limited	3.59%
HDFC Bank Limited	3.16%
ITC Limited	2.49%
Housing Development Finance Corporation Limited	2.48%
ICICI Bank Limited	2.44%
Larsen & Toubro Limited	2.44%
TATA Motors Limited	2.37%
Reliance Industries Limited	2.07%
TATA Consultancy Services Limited	2.05%
Sun Pharmaceuticals Industries Limited	2.04%
Mahindra and Mahindra Limited	1.67%
Maruti Suzuki India Limited	1.62%
Axis Bank Limited	1.49%
Hindustan Unilever	1.30%
Lakshmi Vilas Bank Limited	1.29%
State Bank of India	1.29%
Asian Paints Limited	1.19%
Lupin Limited	0.82%
HCL Technologies Limited	0.76%
Castrol India Limited	0.73%
Hero MotoCorp Limited	0.73%
UltraTech Cement Limited	0.72%
Bharti Infratel Limited	0.72%
Zee Entertainment Enterprises Limited	0.71%
Bajaj Auto Limited	0.71%
Ambuja Cements Limited	0.64%
LIC Housing Finance Limited	0.60%
Indian Oil Corporation Limited	0.59%
Ashok Leyland Limited	0.58%
Titan Company Limited	0.55%
Adani Ports & Special Economic Zone Limited	0.55%
Britannia Industries Limited	0.53%
Aurobindo Pharma Limited	0.53%
Tech Mahindra Limited	0.52%
Grasim Industries Limited	0.51%
Oil & Natural Gas Corporation Limited	0.48%
Coal India Limited	0.44%
RBL Bank Limited	0.43%
Divis Laboratories Limited	0.43%
Petronet LNG Limited	0.42%
Capital First Limited	0.39%
ACC Limited	0.39%
IndusInd Bank Limited	0.39%
Eicher Motors Limited	0.36%
Power Finance Corporation Limited	0.35%
Sadbhav Engineering Limited	0.32%
Hindalco Industries Limited	0.30%
India Cements Limited	0.29%
UPL Limited	0.28%
Yes Bank Limited	0.28%
GAIL (India) Limited	0.26%
Dr. Reddys Laboratories Limited	0.26%
Bharat Forge Limited	0.24%
Gateway Distriparks Limited	0.24%
Bharat Petroleum Corporation Limited	0.21%
Bank of Baroda	0.20%



Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index

CAGR Return

**FUTURE MAXIMISE FUND**

SFIN No. ULIF004180708FUMAXIMIZE133

**ABOUT THE FUND**

**OBJECTIVE**  
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.

**STRATEGY**  
Investment in a spread of equities. Diversification by sector, industry and risk.

**Name of Fund Manager**  
Pankaj/Biswarup Mohapatra

**ASSET ALLOCATION**

Composition	Min.	Max.
Fixed Interests	10.00%	50.00%
Money Market and Cash	0.00%	40.00%
Equity	50.00%	90.00%

**RISK RETURN PROFILE**

Risk	High
Return	High

**RATING**  
The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

**DATE OF INCEPTION**  
18th July 2008

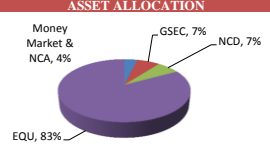
**FUND PERFORMANCE as on 31st Jan 2017**

Returns since Publication of NAV	
Absolute Return	104.36%
Simple Annual Return	12.32%
CAGR	8.80%

**NAV as on 31st Jan 2017**  
20.43594

**AUM as on 31st Jan 2017 (Rs. In Lakhs)**  
8,536.87

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Jan 2017**

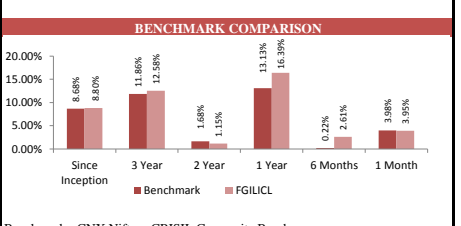
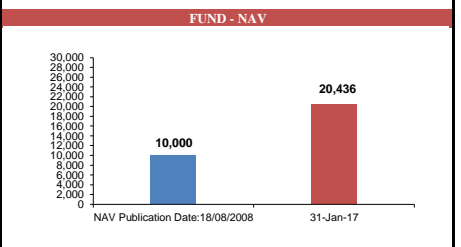
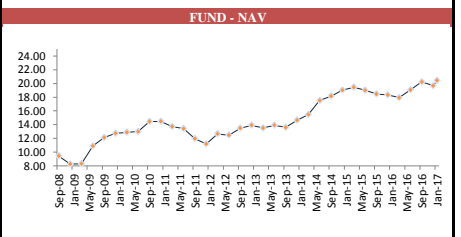
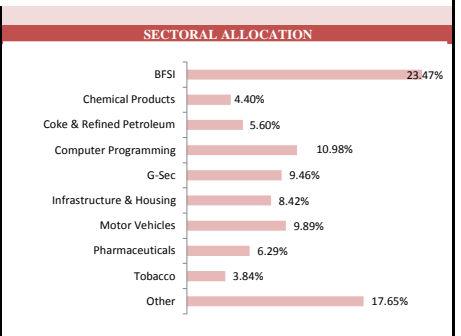
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>3.86%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>6.61%</b>
Central Government	6.61%

SECURITIES	HOLDINGS	
<b>CORPORATE DEBT</b>	<b>6.62%</b>	
IOT Utikal Energy Services Limited	AAA	3.70%
Reliance Gas Transportation Infrastructure Limited	AAA	1.05%
Housing Development Finance Corporation Limited	AAA	0.51%
LIC Housing Finance Limited	AAA	0.12%
Shriram Transport Finance Company Limited	AA+	1.24%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>82.91%</b>

Infosys Technologies Limited	5.57%
HDFC Bank Limited	4.84%
ITC Limited	3.84%
ICICI Bank Limited	3.80%
Housing Development Finance Corporation Limited	3.78%
Larsen & Toubro Limited	3.78%
TATA Motors Limited	3.64%
Reliance Industries Limited	3.22%
Sun Pharmaceuticals Industries Limited	3.14%
TATA Consultancy Services Limited	3.14%
Mahindra and Mahindra Limited	2.43%
Maruti Suzuki India Limited	2.34%
Axis Bank Limited	2.21%
State Bank of India	2.05%
Hindustan Unilever	2.04%
Asian Paints Limited	1.83%
Lakshmi Vilas Bank Limited	1.79%
Lupin Limited	1.21%
HCL Technologies Limited	1.19%
UltraTech Cement Limited	1.15%
Bharti Infratel Limited	1.14%
Hero MotoCorp Limited	1.14%
Castrol India Limited	1.13%
Bajaj Auto Limited	1.10%
Zee Entertainment Enterprises Limited	1.09%
Ambuja Cements Limited	0.98%
Indian Oil Corporation Limited	0.91%
Ashok Leyland Limited	0.91%
Aurobindo Pharma Limited	0.90%
LIC Housing Finance Limited	0.89%
Titan Company Limited	0.87%
Adani Ports & Special Economic Zone Limited	0.86%
Britannia Industries Limited	0.85%
Tech Mahindra Limited	0.81%
Oil & Natural Gas Corporation Limited	0.79%
Grasim Industries Limited	0.79%
Coal India Limited	0.71%
RBL Bank Limited	0.67%
Petronet LNG Limited	0.66%
Divis Laboratories Limited	0.66%
IndusInd Bank Limited	0.64%
Capital First Limited	0.62%
Eicher Motors Limited	0.57%
Power Finance Corporation Limited	0.55%
ACC Limited	0.54%
UPL Limited	0.54%
Bank of Baroda	0.49%
Gateway Striparks Limited	0.49%
Sadbhav Engineering Limited	0.49%
Hindalco Industries Limited	0.47%
India Cements Limited	0.46%
Yes Bank Limited	0.44%
GAIL (India) Limited	0.39%
Dr. Reddys Laboratories Limited	0.38%
Bharat Forge Limited	0.36%
Bharat Petroleum Corporation Limited	0.34%
Hexaware Technologies Limited	0.28%



Benchmark : CNX Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index  
CAGR Return

**FUTURE SECURE FUND**

SFIN No. ULIF001180708FUTURESECURE133

**ABOUT THE FUND**

**OBJECTIVE**  
To provide stable returns by investing in relatively low risk assets. The Fund will invest exclusively in treasury bills, bank deposits, certificate of deposits, other money instruments and short duration government securities.

**STRATEGY**  
Low risk investment such as money market instruments.

**Name of Fund Manager**  
Pankaj

**ASSET ALLOCATION**

Composition	Min.	Max.
Money Market and Cash	0.00%	75.00%
Short Term Debt	20.00%	100.00%
Equity	0.00%	0.00%

**RISK RETURN PROFILE**

Risk	Low
Return	Low

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 31st Jan 2017**

Returns since Publication of NAV	
Absolute Return	110.62%
Simple Annual Return	13.06%
CAGR	9.19%

**NAV as on 31st Jan 2017**

21.06206

**AUM as on 31st Jan 2017 (Rs. In Lakhs)**

3,400.76

**ASSET ALLOCATION**



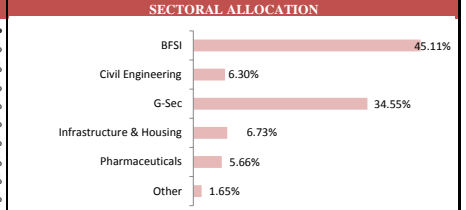
**PORTFOLIO AS ON 31st Jan 2017**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>67.28%</b>
HDFC BANK FD	8.82%
Kotak Mahindra Prime Limited CP	7.01%
Larsen & Toubro Infra Finance Limited CP	6.73%
Larsen & Toubro Limited CP	6.30%
Axis Bank CD	6.27%
IndusInd Bank FD	5.82%
YES Bank FD	5.82%
ICICI Bank CD	5.70%
Piramal Enterprises Limited CP	5.66%
Capital First Limited CP	5.66%
CBLO	1.82%
Net Current Assets	1.65%

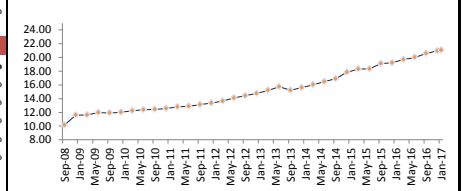
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>32.72%</b>
Maharashtra SDL	11.81%
Central Government	8.60%
Andhra Pradesh SDL	5.82%
West Bengal SDL	4.73%
Gujarat SDL	1.75%

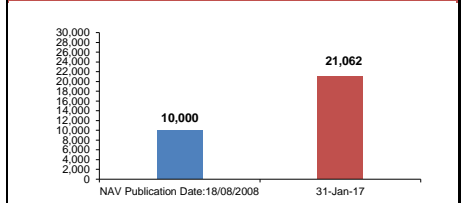
**SECTORAL ALLOCATION**



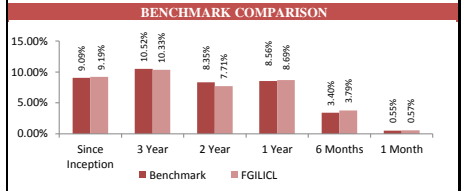
**FUND - NAV**



**FUND - NAV**



**BENCHMARK COMPARISON**



Benchmark: CRISIL Liquid Fund Index + CRISIL TBILL INDEX  
CAGR Return

**FUTURE PENSION SECURE FUND**

SFIN No. ULIF005171008FUPENSECUR133

**ABOUT THE FUND**  
**OBJECTIVE**  
 Preservation of nominal value of contributions along with stable returns over policy term so that the probability of negative return is very low.

**Name of Fund Manager**  
 Pankaj

ASSET ALLOCATION		
Composition	Min.	Max.
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	100.0%
Equity	0.00%	0.00%

RISK RETURN PROFILE	
Risk	Low
Return	Low

**RATING**  
 The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

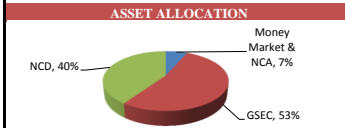
**DATE OF INCEPTION**  
 17th October 2008

**FUND PERFORMANCE as on 31st Jan 2017**

Returns since Publication of NAV	
Absolute Return	139.39%
Simple Annual Return	16.92%
CAGR	11.18%

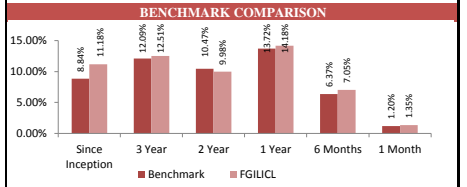
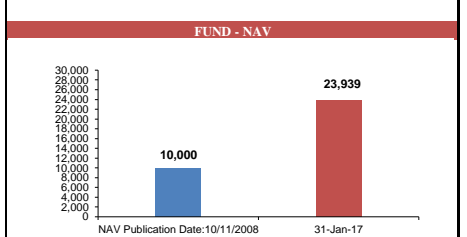
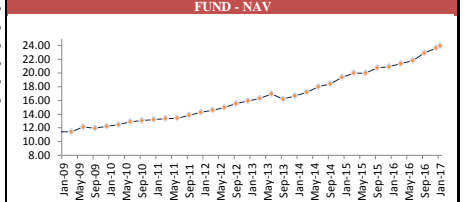
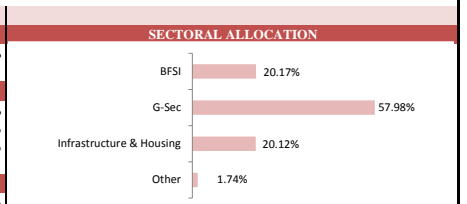
**NAV as on 31st Jan 2017**  
 23.93925

**AUM as on 31st Jan 2017 (Rs. In Lakhs)**  
 166.18



**PORTFOLIO AS ON 31st Jan 2017**

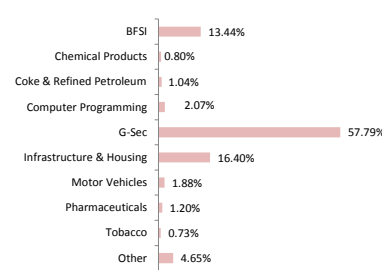
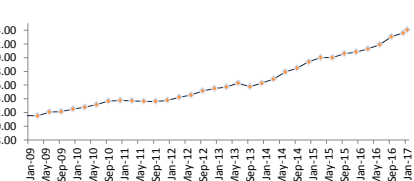
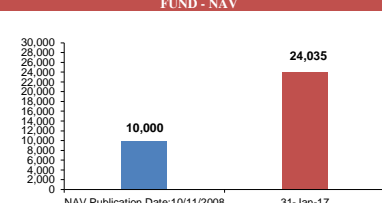
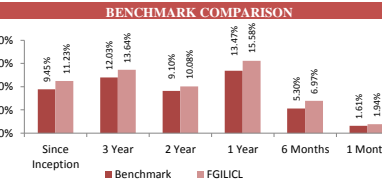
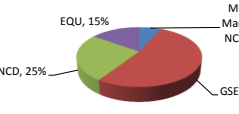
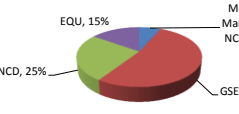
SECURITIES	HOLDINGS	
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>6.63%</b>	
<b>SECURITIES</b>	<b>HOLDINGS</b>	
<b>GOVERNMENT SECURITIES</b>	<b>53.08%</b>	
Maharashtra SDL	49.87%	
Central Government	3.21%	
<b>SECURITIES</b>	<b>HOLDINGS</b>	
<b>CORPORATE DEBT</b>	<b>40.29%</b>	
Reliance Capital Limited	AAA	6.82%
Reliance Gas Transportation Infrastructure Limited	AAA	6.74%
IL&FS Financial Services Limited	AAA	6.71%
IOT Utkal Energy Services Limited	AAA	6.67%
Mahindra and Mahindra Financial Services Limited	AA+	6.75%
TATA Capital Financial Services Limited	AA+	6.60%



Benchmark : CRISIL Composite Bond Index  
 CAGR Return

**FUTURE PENSION BALANCE FUND**

SFIN No. ULIF006171008FUPENBALAN133

ABOUT THE FUND			PORTFOLIO AS ON 31st Jan 2017			SECTORAL ALLOCATION																																																																																																																							
<b>OBJECTIVE</b> Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.			<b>SECURITIES</b> <b>MONEY MARKET INSTRUMENTS &amp; NCA</b> <b>6.66%</b>			 <p>BFSI 13.44% Chemical Products 0.80% Coke &amp; Refined Petroleum 1.04% Computer Programming 2.07% G-Sec 57.79% Infrastructure &amp; Housing 16.40% Motor Vehicles 1.88% Pharmaceuticals 1.20% Tobacco 0.73% Other 4.65%</p>																																																																																																																							
<b>Name of Fund Manager</b> Pankaj/Biswarup Mohapatra			<b>SECURITIES</b> <b>GOVERNMENT SECURITIES</b> <b>52.65%</b> Maharashtra SDL 40.61% Central Government 12.03%																																																																																																																										
<b>ASSET ALLOCATION</b>			<b>SECURITIES</b> <b>CORPORATE DEBT</b> <b>25.47%</b>			<b>FUND - NAV</b>  <p>NAV Publication Date: 10/11/2008</p>																																																																																																																							
<table border="1"> <thead> <tr> <th>Composition</th> <th>Min.</th> <th>Max.</th> </tr> </thead> <tbody> <tr> <td>Money Market Instruments, Government Bonds and Corporate Bonds</td> <td>80.00%</td> <td>100.00%</td> </tr> <tr> <td>Equity</td> <td>0.00%</td> <td>20.00%</td> </tr> </tbody> </table>			Composition	Min.	Max.				Money Market Instruments, Government Bonds and Corporate Bonds	80.00%	100.00%	Equity	0.00%	20.00%	<table border="1"> <thead> <tr> <th>SECURITIES</th> <th>HOLDINGS</th> </tr> </thead> <tbody> <tr> <td><b>CORPORATE DEBT</b></td> <td><b>25.47%</b></td> </tr> <tr> <td>IOT Ukal Energy Services Limited</td> <td>AAA 6.32%</td> </tr> <tr> <td>Reliance Capital Limited</td> <td>AAA 4.90%</td> </tr> <tr> <td>Reliance Gas Transportation Infrastructure Limited</td> <td>AAA 4.84%</td> </tr> <tr> <td>LIC Housing Finance Limited</td> <td>AAA 4.66%</td> </tr> <tr> <td>TATA Capital Financial Services Limited</td> <td>AA+ 4.75%</td> </tr> </tbody> </table>			SECURITIES	HOLDINGS	<b>CORPORATE DEBT</b>	<b>25.47%</b>	IOT Ukal Energy Services Limited	AAA 6.32%	Reliance Capital Limited	AAA 4.90%	Reliance Gas Transportation Infrastructure Limited	AAA 4.84%	LIC Housing Finance Limited	AAA 4.66%	TATA Capital Financial Services Limited	AA+ 4.75%																																																																																														
Composition	Min.	Max.																																																																																																																											
Money Market Instruments, Government Bonds and Corporate Bonds	80.00%	100.00%																																																																																																																											
Equity	0.00%	20.00%																																																																																																																											
SECURITIES	HOLDINGS																																																																																																																												
<b>CORPORATE DEBT</b>	<b>25.47%</b>																																																																																																																												
IOT Ukal Energy Services Limited	AAA 6.32%																																																																																																																												
Reliance Capital Limited	AAA 4.90%																																																																																																																												
Reliance Gas Transportation Infrastructure Limited	AAA 4.84%																																																																																																																												
LIC Housing Finance Limited	AAA 4.66%																																																																																																																												
TATA Capital Financial Services Limited	AA+ 4.75%																																																																																																																												
<b>RISK RETURN PROFILE</b>			<b>SECURITIES</b> <b>EQUITY</b> <b>15.22%</b>			<b>FUND - NAV</b>  <p>NAV Publication Date: 10/11/2008</p>																																																																																																																							
<table border="1"> <thead> <tr> <th>Risk</th> <th>Medium</th> </tr> <tr> <th>Return</th> <th>Medium</th> </tr> </thead> </table>			Risk	Medium	Return				Medium	<table border="1"> <thead> <tr> <th>SECURITIES</th> <th>HOLDINGS</th> </tr> </thead> <tbody> <tr> <td><b>EQUITY</b></td> <td><b>15.22%</b></td> </tr> <tr> <td>Infosys Technologies Limited</td> <td>1.04%</td> </tr> <tr> <td>HDFC Bank Limited</td> <td>0.95%</td> </tr> <tr> <td>ITC Limited</td> <td>0.73%</td> </tr> <tr> <td>Housing Development Finance Corporation Limited</td> <td>0.72%</td> </tr> <tr> <td>Larsen &amp; Toubro Limited</td> <td>0.71%</td> </tr> <tr> <td>ICICI Bank Limited</td> <td>0.70%</td> </tr> <tr> <td>TATA Motors Limited</td> <td>0.70%</td> </tr> <tr> <td>Reliance Industries Limited</td> <td>0.60%</td> </tr> <tr> <td>TATA Consultancy Services Limited</td> <td>0.60%</td> </tr> <tr> <td>Sun Pharmaceuticals Industries Limited</td> <td>0.60%</td> </tr> <tr> <td>State Bank of India</td> <td>0.46%</td> </tr> <tr> <td>Maruti Suzuki India Limited</td> <td>0.46%</td> </tr> <tr> <td>Mahindra and Mahindra Limited</td> <td>0.45%</td> </tr> <tr> <td>Hindustan Unilever</td> <td>0.37%</td> </tr> <tr> <td>Axis Bank Limited</td> <td>0.37%</td> </tr> <tr> <td>Asian Paints Limited</td> <td>0.35%</td> </tr> <tr> <td>Lupin Limited</td> <td>0.23%</td> </tr> <tr> <td>HCL Technologies Limited</td> <td>0.22%</td> </tr> <tr> <td>Castrol India Limited</td> <td>0.21%</td> </tr> <tr> <td>Bajaj Auto Limited</td> <td>0.21%</td> </tr> <tr> <td>UltraTech Cement Limited</td> <td>0.21%</td> </tr> <tr> <td>Bharti Infratel Limited</td> <td>0.21%</td> </tr> <tr> <td>Hero MotoCorp Limited</td> <td>0.21%</td> </tr> <tr> <td>Zee Entertainment Enterprises Limited</td> <td>0.20%</td> </tr> <tr> <td>Ambuja Cements Limited</td> <td>0.19%</td> </tr> <tr> <td>Aurobindo Pharma Limited</td> <td>0.19%</td> </tr> <tr> <td>Indian Oil Corporation Limited</td> <td>0.17%</td> </tr> <tr> <td>Ashok Leyland Limited</td> <td>0.17%</td> </tr> <tr> <td>Oil &amp; Natural Gas Corporation Limited</td> <td>0.16%</td> </tr> <tr> <td>Britannia Industries Limited</td> <td>0.16%</td> </tr> <tr> <td>Titan Company Limited</td> <td>0.16%</td> </tr> <tr> <td>Adani Ports &amp; Special Economic Zone Limited</td> <td>0.16%</td> </tr> <tr> <td>Tech Mahindra Limited</td> <td>0.15%</td> </tr> <tr> <td>Grasim Industries Limited</td> <td>0.15%</td> </tr> <tr> <td>IndusInd Bank Limited</td> <td>0.14%</td> </tr> <tr> <td>Coal India Limited</td> <td>0.13%</td> </tr> <tr> <td>Divis Laboratories Limited</td> <td>0.12%</td> </tr> <tr> <td>RBL Bank Limited</td> <td>0.12%</td> </tr> <tr> <td>Petronet LNG Limited</td> <td>0.12%</td> </tr> <tr> <td>LIC Housing Finance Limited</td> <td>0.11%</td> </tr> <tr> <td>ACC Limited</td> <td>0.10%</td> </tr> <tr> <td>Sadbhav Engineering Limited</td> <td>0.10%</td> </tr> <tr> <td>Power Finance Corporation Limited</td> <td>0.10%</td> </tr> <tr> <td>Eicher Motors Limited</td> <td>0.10%</td> </tr> <tr> <td>Bank of Baroda</td> <td>0.09%</td> </tr> <tr> <td>Gateway Distriparks Limited</td> <td>0.09%</td> </tr> <tr> <td>India Cements Limited</td> <td>0.09%</td> </tr> <tr> <td>Hindalco Industries Limited</td> <td>0.09%</td> </tr> <tr> <td>Yes Bank Limited</td> <td>0.08%</td> </tr> <tr> <td>UPL Limited</td> <td>0.08%</td> </tr> <tr> <td>GAIL (India) Limited</td> <td>0.08%</td> </tr> <tr> <td>Bharat Forge Limited</td> <td>0.07%</td> </tr> <tr> <td>Dr. Reddys Laboratories Limited</td> <td>0.07%</td> </tr> <tr> <td>Bharat Petroleum Corporation Limited</td> <td>0.06%</td> </tr> <tr> <td>Capital First Limited</td> <td>0.06%</td> </tr> <tr> <td>Hexaware Technologies Limited</td> <td>0.05%</td> </tr> </tbody> </table>			SECURITIES	HOLDINGS	<b>EQUITY</b>	<b>15.22%</b>	Infosys Technologies Limited	1.04%	HDFC Bank Limited	0.95%	ITC Limited	0.73%	Housing Development Finance Corporation Limited	0.72%	Larsen & Toubro Limited	0.71%	ICICI Bank Limited	0.70%	TATA Motors Limited	0.70%	Reliance Industries Limited	0.60%	TATA Consultancy Services Limited	0.60%	Sun Pharmaceuticals Industries Limited	0.60%	State Bank of India	0.46%	Maruti Suzuki India Limited	0.46%	Mahindra and Mahindra Limited	0.45%	Hindustan Unilever	0.37%	Axis Bank Limited	0.37%	Asian Paints Limited	0.35%	Lupin Limited	0.23%	HCL Technologies Limited	0.22%	Castrol India Limited	0.21%	Bajaj Auto Limited	0.21%	UltraTech Cement Limited	0.21%	Bharti Infratel Limited	0.21%	Hero MotoCorp Limited	0.21%	Zee Entertainment Enterprises Limited	0.20%	Ambuja Cements Limited	0.19%	Aurobindo Pharma Limited	0.19%	Indian Oil Corporation Limited	0.17%	Ashok Leyland Limited	0.17%	Oil & Natural Gas Corporation Limited	0.16%	Britannia Industries Limited	0.16%	Titan Company Limited	0.16%	Adani Ports & Special Economic Zone Limited	0.16%	Tech Mahindra Limited	0.15%	Grasim Industries Limited	0.15%	IndusInd Bank Limited	0.14%	Coal India Limited	0.13%	Divis Laboratories Limited	0.12%	RBL Bank Limited	0.12%	Petronet LNG Limited	0.12%	LIC Housing Finance Limited	0.11%	ACC Limited	0.10%	Sadbhav Engineering Limited	0.10%	Power Finance Corporation Limited	0.10%	Eicher Motors Limited	0.10%	Bank of Baroda	0.09%	Gateway Distriparks Limited	0.09%	India Cements Limited	0.09%	Hindalco Industries Limited	0.09%	Yes Bank Limited	0.08%	UPL Limited	0.08%	GAIL (India) Limited	0.08%	Bharat Forge Limited	0.07%	Dr. Reddys Laboratories Limited	0.07%	Bharat Petroleum Corporation Limited	0.06%	Capital First Limited
Risk	Medium																																																																																																																												
Return	Medium																																																																																																																												
SECURITIES	HOLDINGS																																																																																																																												
<b>EQUITY</b>	<b>15.22%</b>																																																																																																																												
Infosys Technologies Limited	1.04%																																																																																																																												
HDFC Bank Limited	0.95%																																																																																																																												
ITC Limited	0.73%																																																																																																																												
Housing Development Finance Corporation Limited	0.72%																																																																																																																												
Larsen & Toubro Limited	0.71%																																																																																																																												
ICICI Bank Limited	0.70%																																																																																																																												
TATA Motors Limited	0.70%																																																																																																																												
Reliance Industries Limited	0.60%																																																																																																																												
TATA Consultancy Services Limited	0.60%																																																																																																																												
Sun Pharmaceuticals Industries Limited	0.60%																																																																																																																												
State Bank of India	0.46%																																																																																																																												
Maruti Suzuki India Limited	0.46%																																																																																																																												
Mahindra and Mahindra Limited	0.45%																																																																																																																												
Hindustan Unilever	0.37%																																																																																																																												
Axis Bank Limited	0.37%																																																																																																																												
Asian Paints Limited	0.35%																																																																																																																												
Lupin Limited	0.23%																																																																																																																												
HCL Technologies Limited	0.22%																																																																																																																												
Castrol India Limited	0.21%																																																																																																																												
Bajaj Auto Limited	0.21%																																																																																																																												
UltraTech Cement Limited	0.21%																																																																																																																												
Bharti Infratel Limited	0.21%																																																																																																																												
Hero MotoCorp Limited	0.21%																																																																																																																												
Zee Entertainment Enterprises Limited	0.20%																																																																																																																												
Ambuja Cements Limited	0.19%																																																																																																																												
Aurobindo Pharma Limited	0.19%																																																																																																																												
Indian Oil Corporation Limited	0.17%																																																																																																																												
Ashok Leyland Limited	0.17%																																																																																																																												
Oil & Natural Gas Corporation Limited	0.16%																																																																																																																												
Britannia Industries Limited	0.16%																																																																																																																												
Titan Company Limited	0.16%																																																																																																																												
Adani Ports & Special Economic Zone Limited	0.16%																																																																																																																												
Tech Mahindra Limited	0.15%																																																																																																																												
Grasim Industries Limited	0.15%																																																																																																																												
IndusInd Bank Limited	0.14%																																																																																																																												
Coal India Limited	0.13%																																																																																																																												
Divis Laboratories Limited	0.12%																																																																																																																												
RBL Bank Limited	0.12%																																																																																																																												
Petronet LNG Limited	0.12%																																																																																																																												
LIC Housing Finance Limited	0.11%																																																																																																																												
ACC Limited	0.10%																																																																																																																												
Sadbhav Engineering Limited	0.10%																																																																																																																												
Power Finance Corporation Limited	0.10%																																																																																																																												
Eicher Motors Limited	0.10%																																																																																																																												
Bank of Baroda	0.09%																																																																																																																												
Gateway Distriparks Limited	0.09%																																																																																																																												
India Cements Limited	0.09%																																																																																																																												
Hindalco Industries Limited	0.09%																																																																																																																												
Yes Bank Limited	0.08%																																																																																																																												
UPL Limited	0.08%																																																																																																																												
GAIL (India) Limited	0.08%																																																																																																																												
Bharat Forge Limited	0.07%																																																																																																																												
Dr. Reddys Laboratories Limited	0.07%																																																																																																																												
Bharat Petroleum Corporation Limited	0.06%																																																																																																																												
Capital First Limited	0.06%																																																																																																																												
Hexaware Technologies Limited	0.05%																																																																																																																												
<b>RATING</b> The rating of all the Corporate Debt in our portfolio is rated as AA or higher.			<b>DATE OF INCEPTION</b> 17th October 2008			<b>BENCHMARK COMPARISON</b>  <p>Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index CAGR Return</p>																																																																																																																							
<b>FUND PERFORMANCE as on 31st Jan 2017</b>			<b>FUND PERFORMANCE as on 31st Jan 2017</b>																																																																																																																										
Returns since Publication of NAV			Returns since Publication of NAV																																																																																																																										
Absolute Return 140.35%			Absolute Return 140.35%																																																																																																																										
Simple Annual Return 17.04%			Simple Annual Return 17.04%																																																																																																																										
CAGR 11.23%			CAGR 11.23%																																																																																																																										
<b>NAV as on 31st Jan 2017</b> 24.03544			<b>NAV as on 31st Jan 2017</b> 24.03544																																																																																																																										
<b>AUM as on 31st Jan 2017 (Rs. In Lakhs)</b> 231.24			<b>AUM as on 31st Jan 2017 (Rs. In Lakhs)</b> 231.24																																																																																																																										
<b>ASSET ALLOCATION</b>			<b>ASSET ALLOCATION</b>																																																																																																																										
 <p>Money Market &amp; NCA, 7% GSEC, 53% NCD, 25% EQU, 15%</p>			 <p>Money Market &amp; NCA, 7% GSEC, 53% NCD, 25% EQU, 15%</p>																																																																																																																										

**FUTURE PENSION GROWTH FUND**

SFIN No. ULIF007201008FUPENGROWT133

**ABOUT THE FUND**

**OBJECTIVE**  
Provision of high expected returns with a moderate probability of negative return.

**Name of Fund Manager**  
Pankaj/Biswarup Mohapatra

**ASSET ALLOCATION**

Composition	Min.	Max.
Money Market Instruments, Government Bonds and Corporate Bonds	30.00%	80.00%
Equity	20.00%	70.00%

**RISK RETURN PROFILE**

Risk	High
Return	High

**RATING**

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

**DATE OF INCEPTION**

20th October 2008

**FUND PERFORMANCE as on 31st Jan 2017**

Returns since Publication of NAV	
Absolute Return	161.20%
Simple Annual Return	19.57%
CAGR	12.36%

**NAV as on 31st Jan 2017**

26.11979

**AUM as on 31st Jan 2017 (Rs. In Lakhs)**

351.68

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Jan 2017**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>4.20%</b>

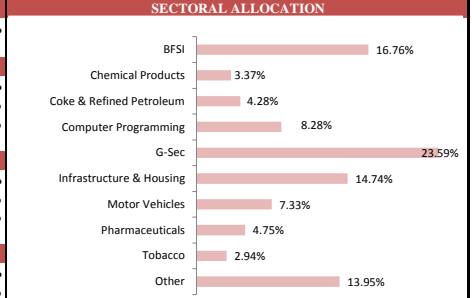
SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>20.64%</b>
Central Government	15.91%
Maharashtra SDL	4.73%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>12.44%</b>
Reliance Gas Transportation Infrastructure Limited AAA	6.37%
IOT Utkal Energy Services Limited AAA	6.08%

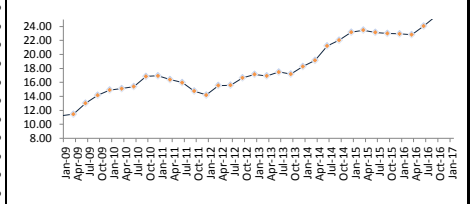
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>62.71%</b>

Infosys Technologies Limited	4.25%
HDFC Bank Limited	3.75%
Housing Development Finance Corporation Limited	2.95%
ITC Limited	2.94%
Larsen & Toubro Limited	2.89%
ICICI Bank Limited	2.89%
TATA Motors Limited	2.71%
Reliance Industries Limited	2.45%
Sun Pharmaceuticals Industries Limited	2.39%
TATA Consultancy Services Limited	2.31%
Maruti Suzuki India Limited	1.78%
Mahindra and Mahindra Limited	1.75%
Axis Bank Limited	1.63%
State Bank of India	1.59%
Hindustan Unilever	1.55%
Asian Paints Limited	1.40%
Lakshmi Vilas Bank Limited	1.22%
HCL Technologies Limited	0.90%
Lupin Limited	0.89%
Castrol India Limited	0.87%
UltraTech Cement Limited	0.86%
Bharti Infratel Limited	0.85%
Hero MotoCorp Limited	0.85%
Bajaj Auto Limited	0.84%
Zee Entertainment Enterprises Limited	0.83%
Ambuja Cements Limited	0.75%
Indian Oil Corporation Limited	0.70%
Ashok Leyland Limited	0.69%
Aurobindo Pharma Limited	0.68%
Oil & Natural Gas Corporation Limited	0.66%
Adani Ports & Special Economic Zone Limited	0.65%
Titan Company Limited	0.65%
Britannia Industries Limited	0.64%
Tech Mahindra Limited	0.62%
Grasim Industries Limited	0.60%
LJC Housing Finance Limited	0.57%
Coal India Limited	0.54%
RBL Bank Limited	0.51%
Divis Laboratories Limited	0.51%
IndusInd Bank Limited	0.49%
Petronet LNG Limited	0.49%
Capital First Limited	0.47%
UPL Limited	0.42%
Power Finance Corporation Limited	0.41%
ACC Limited	0.41%
Eicher Motors Limited	0.39%
Sadbhav Engineering Limited	0.38%
Gateway Distriparks Limited	0.38%
Hindalco Industries Limited	0.36%
Bank of Baroda	0.35%
India Cements Limited	0.35%
Yes Bank Limited	0.34%
GAIL (India) Limited	0.31%
Bharat Forge Limited	0.29%
Dr. Reddys Laboratories Limited	0.27%
Bharat Petroleum Corporation Limited	0.26%
Hexaware Technologies Limited	0.21%

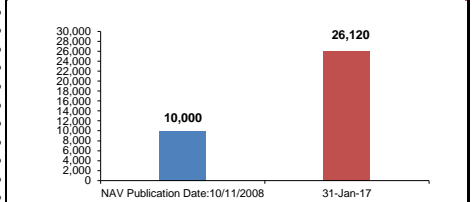
**SECTORAL ALLOCATION**



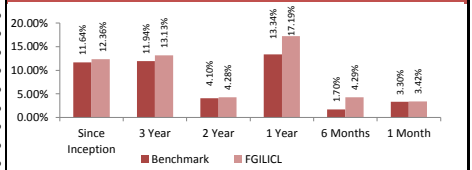
**FUND - NAV**



**FUND - NAV**



**BENCHMARK COMPARISON**



Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index  
CAGR Return

**FUTURE PENSION ACTIVE FUND**

SFIN No. ULIF008201008FUPENACTIV133

**ABOUT THE FUND**

**OBJECTIVE**  
Provision of high expected returns with a high probability of negative return.

**Name of Fund Manager**  
Biswarup Mohapatra

ASSET ALLOCATION		
Composition	Min.	Max.
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	40.00%
Equity	60.00%	100.00%

RISK RETURN PROFILE	
Risk	Very High
Return	High

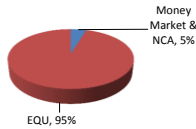
**DATE OF INCEPTION**  
20th October 2008

FUND PERFORMANCE as on 31st Jan 2017	
Returns since Publication of NAV	
Absolute Return	185.66%
Simple Annual Return	22.54%
CAGR	13.59%

**NAV as on 31st Jan 2017**  
28.56558

**AUM as on 31st Jan 2017 (Rs. In Lakhs)**  
1,195.72

**ASSET ALLOCATION**

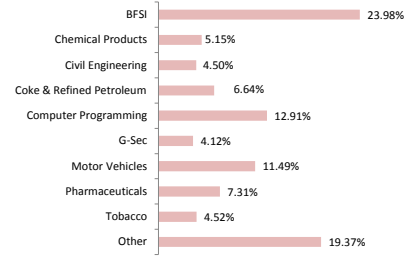


**PORTFOLIO AS ON 31st Jan 2017**

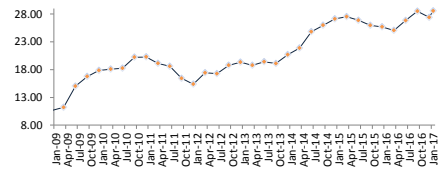
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>4.77%</b>

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>95.23%</b>
Infosys Technologies Limited	6.57%
HDFC Bank Limited	4.83%
ITC Limited	4.52%
Larsen & Toubro Limited	4.50%
ICICI Bank Limited	4.48%
Housing Development Finance Corporation Limited	4.40%
TATA Motors Limited	4.23%
Reliance Industries Limited	3.81%
Sun Pharmaceuticals Industries Limited	3.66%
TATA Consultancy Services Limited	3.63%
Mahindra and Mahindra Limited	2.77%
Maruti Suzuki India Limited	2.77%
Hindustan Unilever	2.41%
State Bank of India	2.36%
Axis Bank Limited	2.34%
Asian Paints Limited	2.16%
Lakshmi Vilas Bank Limited	1.52%
HCL Technologies Limited	1.42%
Lupin Limited	1.38%
Bharti Infratel Limited	1.35%
Castrol India Limited	1.34%
UltraTech Cement Limited	1.33%
Hero MotoCorp Limited	1.32%
Bajaj Auto Limited	1.31%
Zee Entertainment Enterprises Limited	1.28%
Ambuja Cements Limited	1.17%
Indian Oil Corporation Limited	1.09%
Ashok Leyland Limited	1.07%
Aurobindo Pharma Limited	1.05%
Britannia Industries Limited	1.01%
Titan Company Limited	1.01%
Adani Ports & Special Economic Zone Limited	1.00%
Tech Mahindra Limited	0.98%
Oil & Natural Gas Corporation Limited	0.98%
Grasim Industries Limited	0.94%
Coal India Limited	0.82%
LIC Housing Finance Limited	0.81%
Petronet LNG Limited	0.78%
RBL Bank Limited	0.78%
Divis Laboratories Limited	0.77%
Capital First Limited	0.73%
IndusInd Bank Limited	0.71%
Eicher Motors Limited	0.65%
Power Finance Corporation Limited	0.64%
ACC Limited	0.63%
UPL Limited	0.58%
Gateway Distriparks Limited	0.58%
Sadbhav Engineering Limited	0.57%
Hindalco Industries Limited	0.56%
India Cements Limited	0.54%
Yes Bank Limited	0.51%
Bank of Baroda	0.51%
GAIL (India) Limited	0.47%
Dr. Reddys Laboratories Limited	0.44%
Bharat Forge Limited	0.43%
Bharat Petroleum Corporation Limited	0.40%
Hexaware Technologies Limited	0.30%

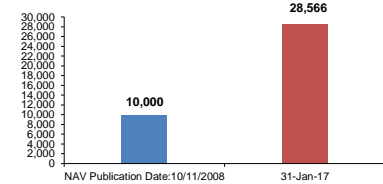
**SECTORAL ALLOCATION**



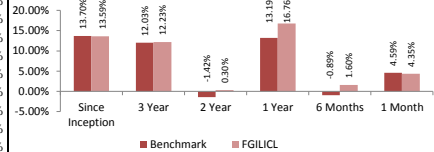
**FUND - NAV**



**FUND - NAV**



**BENCHMARK COMPARISON**



Benchmark : CNX Nifty  
CAGR Return



**FUTURE DYNAMIC GROWTH FUND**

SFIN No. ULIF009121009FUTDYNAGTH133

**ABOUT THE FUND**

**OBJECTIVE**  
To maximise participation in an actively managed, well diversified equity portfolio of fundamentally strong blue-chip companies while using debt instruments to safeguard the interest of the policyholder.

**STRATEGY**  
Investment in equities and debt instruments.

**Name of Fund Manager**  
Biswarup Mohapatra

**ASSET ALLOCATION**

Composition	Min.	Max.
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	100.00%
Equity	0.00%	100.00%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

12th October 2009

**FUND PERFORMANCE as on 31st Jan 2017**

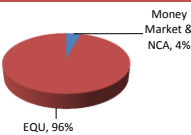
Returns since Publication of NAV	
Absolute Return	65.33%
Simple Annual Return	9.02%
CAGR	7.19%

**NAV as on 31st Jan 2017**

16.53271

**AUM as on 31st Jan 2017 (Rs. In Lakhs)**

2,187.50



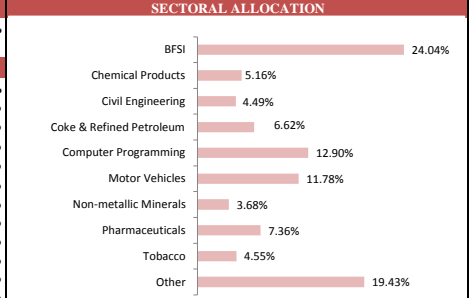
**PORTFOLIO AS ON 31st Jan 2017**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>4.41%</b>

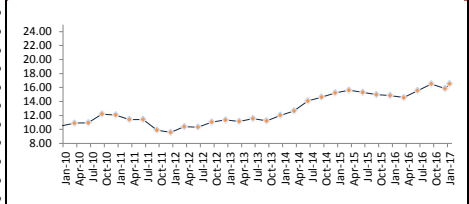
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>95.59%</b>

Infosys Technologies Limited	6.58%
HDFC Bank Limited	5.10%
ITC Limited	4.55%
Larsen & Toubro Limited	4.49%
ICICI Bank Limited	4.48%
TATA Motors Limited	4.28%
Housing Development Finance Corporation Limited	4.09%
Reliance Industries Limited	3.79%
Sun Pharmaceuticals Industries Limited	3.69%
TATA Consultancy Services Limited	3.62%
Mahindra and Mahindra Limited	2.91%
Maruti Suzuki India Limited	2.80%
Hindustan Unilever	2.39%
State Bank of India	2.39%
Asian Paints Limited	2.19%
Axis Bank Limited	2.17%
Lakshmi Vilas Bank Limited	1.87%
HCL Technologies Limited	1.40%
Lupin Limited	1.38%
Hero MotoCorp Limited	1.33%
Castrol India Limited	1.33%
Bharti Infratel Limited	1.32%
UltraTech Cement Limited	1.31%
Bajaj Auto Limited	1.29%
Zee Entertainment Enterprises Limited	1.28%
Ambuja Cements Limited	1.18%
Indian Oil Corporation Limited	1.09%
Ashok Leyland Limited	1.08%
Aurobindo Pharma Limited	1.06%
Oil & Natural Gas Corporation Limited	1.02%
Adani Ports & Special Economic Zone Limited	1.01%
Titan Company Limited	1.01%
Britannia Industries Limited	0.99%
Tech Mahindra Limited	0.96%
Grasim Industries Limited	0.93%
Coal India Limited	0.84%
Divis Laboratories Limited	0.78%
RBL Bank Limited	0.78%
Petronet LNG Limited	0.78%
IndusInd Bank Limited	0.74%
Capital First Limited	0.73%
Eicher Motors Limited	0.71%
Power Finance Corporation Limited	0.64%
ACC Limited	0.63%
LIC Housing Finance Limited	0.61%
UPL Limited	0.59%
Bank of Baroda	0.58%
Sadbhav Engineering Limited	0.57%
Gateway Distriparks Limited	0.56%
Hindalco Industries Limited	0.56%
India Cements Limited	0.55%
Yes Bank Limited	0.51%
GAIL (India) Limited	0.46%
Dr. Reddys Laboratories Limited	0.44%
Bharat Forge Limited	0.43%
Bharat Petroleum Corporation Limited	0.41%
Hexaware Technologies Limited	0.33%

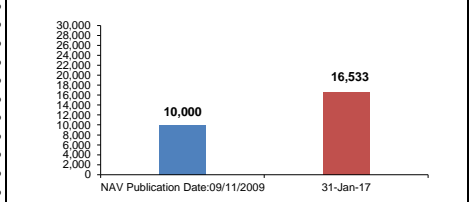
**SECTORAL ALLOCATION**



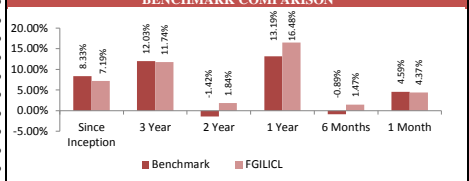
**FUND - NAV**



**FUND - NAV**



**BENCHMARK COMPARISON**



Benchmark : Nifty  
CAGR Return

**FUTURE OPPORTUNITY FUND**

SFIN No. ULIF012090910FUTOPPORTU133

**ABOUT THE FUND**

**OBJECTIVE**  
To generate capital appreciation & provide long term growth opportunities by investing in a portfolio predominantly of equity & equity related instruments generally in S & P CNX Nifty stocks and to generate consistent returns by investing in debt & money market instruments. The risk profile of the fund is high.

**Name of Fund Manager**  
Biswarup Mohapatra

ASSET ALLOCATION		
Composition	Min.	Max.
Fixed Interest Investments	0.00%	15.00%
Cash and Money Market	0.00%	20.00%
Equity	80.00%	100.00%

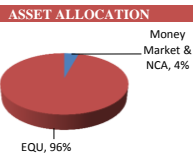
RISK RETURN PROFILE	
Risk	High
Return	High

**DATE OF INCEPTION**  
9th September 2010

FUND PERFORMANCE as on 31st Jan 2017	
Returns since Publication of NAV	
Absolute Return	45.61%
Simple Annual Return	7.14%
CAGR	6.06%

**NAV as on 31st Jan 2017**  
14.56058

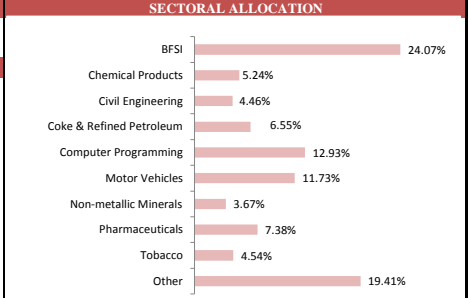
**AUM as on 31st Jan 2017 (Rs. In Lakhs)**  
11,246.40



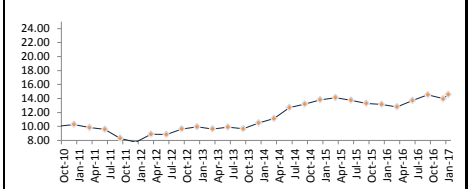
**PORTFOLIO AS ON 31st Jan 2017**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>4.39%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>95.61%</b>
Infosys Technologies Limited	6.57%
HDFC Bank Limited	5.05%
ITC Limited	4.54%
ICICI Bank Limited	4.48%
Larsen & Toubro Limited	4.46%
TATA Motors Limited	4.29%
Housing Development Finance Corporation Limited	4.28%
Reliance Industries Limited	3.78%
Sun Pharmaceuticals Industries Limited	3.71%
TATA Consultancy Services Limited	3.70%
Mahindra and Mahindra Limited	2.99%
Maruti Suzuki India Limited	2.72%
State Bank of India	2.41%
Hindustan Unilever	2.39%
Asian Paints Limited	2.18%
Axis Bank Limited	2.15%
Lakshmi Vilas Bank Limited	1.65%
HCL Technologies Limited	1.41%
Lupin Limited	1.40%
Bharti Infratel Limited	1.32%
Hero MotoCorp Limited	1.32%
Castrol India Limited	1.32%
UltraTech Cement Limited	1.31%
Bajaj Auto Limited	1.30%
Zee Entertainment Enterprises Limited	1.29%
Ambuja Cements Limited	1.17%
Indian Oil Corporation Limited	1.08%
Aurobindo Pharma Limited	1.06%
Ashok Leyland Limited	1.06%
Titan Company Limited	1.01%
Oil & Natural Gas Corporation Limited	1.01%
Adani Ports & Special Economic Zone Limited	1.00%
Britannia Industries Limited	0.99%
Tech Mahindra Limited	0.94%
Grasim Industries Limited	0.93%
Coal India Limited	0.84%
Divis Laboratories Limited	0.78%
RBL Bank Limited	0.78%
Petronet LNG Limited	0.78%
IndusInd Bank Limited	0.74%
Capital First Limited	0.73%
LIC Housing Finance Limited	0.71%
Eicher Motors Limited	0.67%
UPL Limited	0.67%
ACC Limited	0.64%
Power Finance Corporation Limited	0.64%
Gateway Distriparks Limited	0.57%
Sadbhav Engineering Limited	0.57%
Bank of Baroda	0.57%
Hindalco Industries Limited	0.56%
India Cements Limited	0.54%
Yes Bank Limited	0.52%
GAIL (India) Limited	0.46%
Dr. Reddys Laboratories Limited	0.43%
Bharat Forge Limited	0.43%
Bharat Petroleum Corporation Limited	0.39%
Hexaware Technologies Limited	0.32%

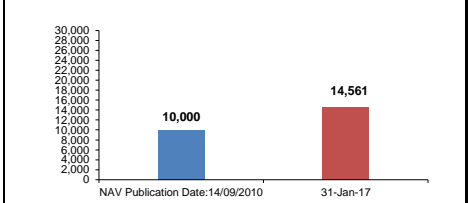
**SECTORAL ALLOCATION**



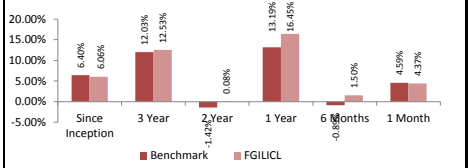
**FUND - NAV**



**FUND - NAV**



**BENCHMARK COMPARISON**



Benchmark : CNX Nifty  
CAGR Return

**FUTURE APEX FUND**

SFIN No. ULIF010231209FUTUREAPEX133

**ABOUT THE FUND**

**OBJECTIVE**  
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments. The risk profile of the fund is high.

**Name of Fund Manager**  
Biswarup Mohapatra

**ASSET ALLOCATION**

Composition	Min.	Max.
Fixed Interest Investments	0.00%	40.00%
Cash and Money Market	0.00%	50.00%
Equity	50.00%	100.00%

**RISK RETURN PROFILE**

Risk	High
Return	High

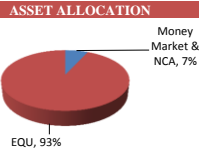
**DATE OF INCEPTION**  
23rd December 2009

**FUND PERFORMANCE as on 31st Jan 2017**

Returns since Publication of NAV	
Absolute Return	75.10%
Simple Annual Return	10.55%
CAGR	8.19%

**NAV as on 31st Jan 2017**  
17.50993

**AUM as on 31st Jan 2017 (Rs. In Lakhs)**  
1,368.33



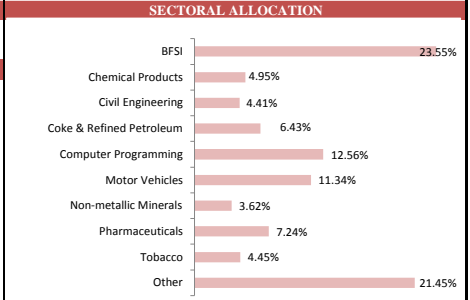
**PORTFOLIO AS ON 31st Jan 2017**

**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **6.83%**

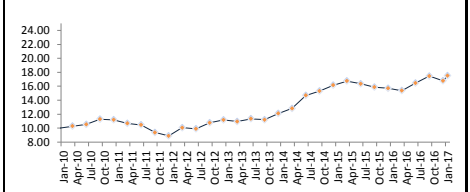
**SECURITIES** **HOLDINGS** **EQUITY** **93.17%**

Infosys Technologies Limited	6.42%
HDFC Bank Limited	5.10%
ITC Limited	4.45%
Larsen & Toubro Limited	4.41%
ICICI Bank Limited	4.37%
TATA Motors Limited	4.19%
Housing Development Finance Corporation Limited	3.97%
Reliance Industries Limited	3.71%
Sun Pharmaceuticals Industries Limited	3.59%
TATA Consultancy Services Limited	3.51%
Mahindra and Mahindra Limited	2.82%
Maruti Suzuki India Limited	2.64%
Axis Bank Limited	2.39%
State Bank of India	2.34%
Hindustan Unilever	2.31%
Asian Paints Limited	2.13%
Lakshmi Vilas Bank Limited	1.64%
HCL Technologies Limited	1.36%
Lupin Limited	1.35%
Castrol India Limited	1.30%
Hero MotoCorp Limited	1.30%
UltraTech Cement Limited	1.28%
Bajaj Auto Limited	1.27%
Bharti Infratel Limited	1.25%
Zee Entertainment Enterprises Limited	1.25%
Ambuja Cements Limited	1.17%
Aurobindo Pharma Limited	1.09%
Ashok Leyland Limited	1.06%
Indian Oil Corporation Limited	1.05%
Oil & Natural Gas Corporation Limited	1.01%
Titan Company Limited	1.00%
Adani Ports & Special Economic Zone Limited	0.99%
Britannia Industries Limited	0.97%
Tech Mahindra Limited	0.93%
Grasim Industries Limited	0.91%
Coal India Limited	0.81%
Divis Laboratories Limited	0.77%
Petronet LNG Limited	0.77%
RBL Bank Limited	0.73%
IndusInd Bank Limited	0.72%
Capital First Limited	0.71%
Eicher Motors Limited	0.64%
ACC Limited	0.63%
Power Finance Corporation Limited	0.62%
LIC Housing Finance Limited	0.58%
Gateway Distriparks Limited	0.56%
Hindalco Industries Limited	0.56%
Bank of Baroda	0.54%
India Cements Limited	0.54%
UPL Limited	0.51%
Sadbhav Engineering Limited	0.48%
GAIL (India) Limited	0.46%
Yes Bank Limited	0.46%
Dr. Reddys Laboratories Limited	0.44%
Bharat Forge Limited	0.42%
Bharat Petroleum Corporation Limited	0.38%
Hexaware Technologies Limited	0.33%

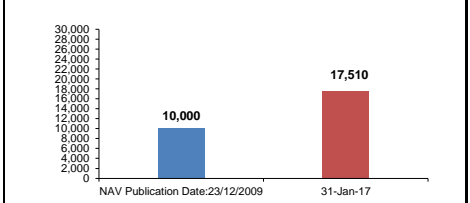
**SECTORAL ALLOCATION**



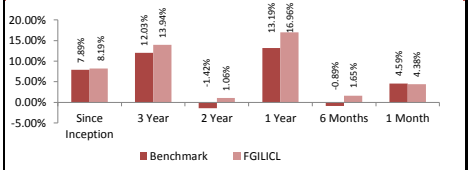
**FUND - NAV**



**FUND - NAV**



**BENCHMARK COMPARISON**



Benchmark : CNX Nifty  
CAGR Return

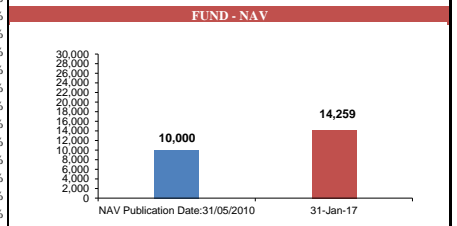
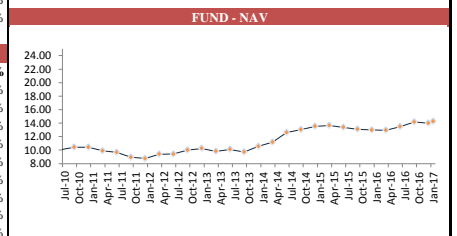
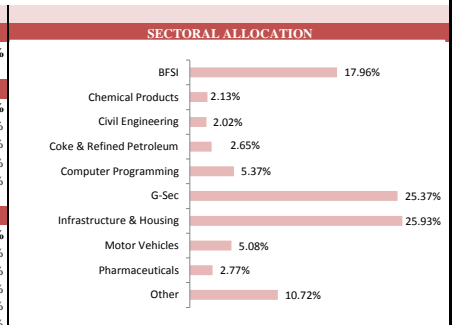
**FUTURE NAV GUARANTEE FUND**

SFIN No. ULIP011180510NAVGUARANT133

ABOUT THE FUND		
<b>OBJECTIVE</b> To provide capital protection and optimum returns based on model involving systematic asset allocation and dynamic rebalancing.		
<b>Name of Fund Manager</b> Pankaj/Biswarup Mohapatra		
ASSET ALLOCATION		
Composition	Min.	Max.
Fixed Income including Money Market Instruments	0.00%	100.00%
Equity	0.00%	100.00%
RISK RETURN PROFILE		
Risk	Low to medium	
Return	Low to medium	
RATING		
The rating of all the Corporate Debt in our portfolio is rated as AA or higher.		
DATE OF INCEPTION		
18th May 2010		
FUND PERFORMANCE as on 31st Jan 2017		
Returns since Publication of NAV		
Absolute Return	42.59%	
Simple Annual Return	6.38%	
CAGR	5.46%	
HIGHEST NAV GUARANTEED		
14.3743		
NAV as on 31st Jan 2017		
14.25903		
AUM as on 31st Jan 2017 (Rs. In Lakhs)		
2,167.21		

ASSET ALLOCATION		
EQU, 40%	Money Market & NCA, 8%	GSEC, 20%
		NCD, 32%

PORTFOLIO AS ON 31st Jan 2017			
SECURITIES		HOLDINGS	
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>		<b>8.05%</b>	
SECURITIES		HOLDINGS	
<b>GOVERNMENT SECURITIES</b>		<b>19.84%</b>	
Gujarat SDL		6.09%	
West Bengal SDL		6.00%	
Tamil Nadu SDL		5.13%	
Madhya Pradesh SDL		2.63%	
SECURITIES		HOLDINGS	
<b>CORPORATE DEBT</b>		<b>32.38%</b>	
Power Finance Corporation Limited	AAA	8.67%	
Housing Development Finance Corporation Limited	AAA	6.81%	
LIC Housing Finance Limited	AAA	4.88%	
Reliance Gas Transportation Infrastructure Limited	AAA	4.13%	
Shriram Transport Finance Company Limited	AA+	7.37%	
Mahindra and Mahindra Financial Services Limited	AA+	0.52%	
SECURITIES		HOLDINGS	
<b>EQUITY</b>		<b>39.73%</b>	
Infosys Technologies Limited		2.78%	
HDFC Bank Limited		2.20%	
Larsen & Toubro Limited		2.02%	
ITC Limited		1.93%	
ICICI Bank Limited		1.90%	
TATA Motors Limited		1.89%	
Housing Development Finance Corporation Limited		1.76%	
Reliance Industries Limited		1.60%	
TATA Consultancy Services Limited		1.58%	
Sun Pharmaceuticals Industries Limited		1.53%	
Mahindra and Mahindra Limited		1.38%	
Axis Bank Limited		1.17%	
Hindustan Unilever		1.04%	
Maruti Suzuki India Limited		1.02%	
Lakshmi Vilas Bank Limited		0.90%	
Asian Paints Limited		0.88%	
State Bank of India		0.85%	
Hero MotoCorp Limited		0.62%	
HCL Technologies Limited		0.59%	
UltraTech Cement Limited		0.58%	
Bajaj Auto Limited		0.57%	
Lupin Limited		0.57%	
Bharti Infratel Limited		0.55%	
Zee Entertainment Enterprises Limited		0.54%	
Ashok Leyland Limited		0.53%	
Ambuja Cements Limited		0.48%	
Britannia Industries Limited		0.48%	
Indian Oil Corporation Limited		0.45%	
Oil & Natural Gas Corporation Limited		0.42%	
Castrol India Limited		0.41%	
IndusInd Bank Limited		0.41%	
Tech Mahindra Limited		0.41%	
Grasim Industries Limited		0.39%	
Coal India Limited		0.38%	
Adani Ports & Special Economic Zone Limited		0.36%	
Petronet LNG Limited		0.36%	
Aurobindo Pharma Limited		0.30%	
Power Finance Corporation Limited		0.29%	
Divis Laboratories Limited		0.27%	
LIC Housing Finance Limited		0.27%	
ACC Limited		0.26%	
Gateway Distriparks Limited		0.26%	
Eicher Motors Limited		0.26%	
Titan Company Limited		0.25%	
Sadbhav Engineering Limited		0.24%	
Bank of Baroda		0.24%	
Yes Bank Limited		0.22%	
Hindalco Industries Limited		0.22%	
UPL Limited		0.21%	
Bharat Petroleum Corporation Limited		0.19%	
Bharat Forge Limited		0.18%	
GAIL (India) Limited		0.18%	
Capital First Limited		0.15%	
Dr. Reddys Laboratories Limited		0.10%	
India Cements Limited		0.08%	



No comparable benchmark available for the fund

**FUTURE GROUP BALANCE FUND**

SFIN No. ULGF003150210FUTGRBALAN133

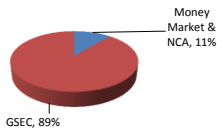
ABOUT THE FUND			PORTFOLIO AS ON 31st Jan 2017		SECTORAL ALLOCATION
<b>OBJECTIVE</b> Provision of high expected returns with a moderate probability of low return.			<b>SECURITIES</b>	<b>HOLDINGS</b>	<p>Bar chart showing Sectoral Allocation: BFSI (8.26%), Chemical Products (1.86%), Civil Engineering (1.60%), Coke &amp; Refined Petroleum (2.32%), Computer Programming (4.40%), G-Sec (65.47%), Motor Vehicles (4.10%), Pharmaceuticals (2.64%), Tobacco (1.58%), Other (7.77%).</p>
<b>STRATEGY</b> Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.			<b>SECURITIES</b>	<b>HOLDINGS</b>	
<b>Name of Fund Manager</b> Pankaj/Biswarup Mohapatra			<b>SECURITIES</b>	<b>HOLDINGS</b>	
<b>ASSET ALLOCATION</b>			<b>SECURITIES</b>	<b>HOLDINGS</b>	<b>FUND - NAV</b> <p>Line chart showing Fund NAV from Apr-10 to Jan-17. The NAV starts at approximately 10.00 and rises to 18.221 by Jan-17.</p>
<b>Composition</b>	<b>Min.</b>	<b>Max.</b>	<b>SECURITIES</b>	<b>HOLDINGS</b>	
Fixed Interest Investment	60.00%	90.00%	<b>GOVERNMENT SECURITIES</b>	<b>61.05%</b>	
Money Market and Cash			Central Government	34.09%	
Equity	10.00%	40.00%	Maharashtra SDL	26.95%	
<b>RISK RETURN PROFILE</b>			<b>SECURITIES</b>	<b>HOLDINGS</b>	<b>FUND - NAV</b> <p>Bar chart comparing NAV at NAV Publication Date: 15/02/2010 (10,000) and 31-Jan-17 (18,221).</p>
Risk		Moderate	<b>SECURITIES</b>	<b>HOLDINGS</b>	
Return		High	<b>GOVERNMENT SECURITIES</b>	<b>61.05%</b>	
<b>DATE OF INCEPTION</b> 15th February 2010			Infsys Technologies Limited	2.24%	<b>BENCHMARK COMPARISON</b> <p>Bar chart comparing Benchmark and FGI/ULC returns for various periods: Since Inception (9.00% vs 8.88%), 3 Year (12.13% vs 11.72%), 2 Year (6.50% vs 6.89%), 1 Year (13.69% vs 15.73%), 6 Months (3.73% vs 5.17%), 1 Month (2.35% vs 2.34%).</p>
<b>FUND PERFORMANCE as on 31st Jan 2017</b>			HDFC Bank Limited	1.94%	
Returns since Publication of NAV			Larsen & Toubro Limited	1.60%	
Absolute Return		82.21%	ITC Limited	1.58%	
Simple Annual Return		11.79%	ICICI Bank Limited	1.57%	
CAGR		8.98%	TATA Motors Limited	1.54%	
<b>NAV as on 31st Jan 2017</b> 18.22077			Housing Development Finance Corporation Limited	1.51%	
<b>AUM as on 31st Jan 2017 (Rs. In Lakhs)</b> 9.94			Reliance Industries Limited	1.37%	
<b>ASSET ALLOCATION</b>			TATA Consultancy Services Limited	1.35%	
<p>Pie chart showing Asset Allocation: EQU, 33%; Money Market &amp; NCA, 6%; GSEC, 61%.</p>			Sun Pharmaceuticals Industries Limited	1.27%	
			Maruti Suzuki India Limited	1.19%	
			Mahindra and Mahindra Limited	1.00%	
		State Bank of India	1.00%		
		Axis Bank Limited	0.89%		
		Hindustan Unilever	0.86%		
		Asian Paints Limited	0.78%		
		Bajaj Auto Limited	0.57%		
		HCL Technologies Limited	0.49%		
		Castrol India Limited	0.45%		
		Lupin Limited	0.44%		
		Bharti Infratel Limited	0.44%		
		Zee Entertainment Enterprises Limited	0.44%		
		Ambuja Cements Limited	0.39%		
		Ashok Leyland Limited	0.37%		
		UltraTech Cement Limited	0.37%		
		Indian Oil Corporation Limited	0.37%		
		Grasim Industries Limited	0.37%		
		Titan Company Limited	0.36%		
		Adani Ports & Special Economic Zone Limited	0.35%		
		Oil & Natural Gas Corporation Limited	0.35%		
		Aurobindo Pharma Limited	0.34%		
		Hero MotoCorp Limited	0.32%		
		Tech Mahindra Limited	0.32%		
		Britannia Industries Limited	0.32%		
		Dr. Reddys Laboratories Limited	0.30%		
		Divis Laboratories Limited	0.28%		
		Coal India Limited	0.28%		
		RBL Bank Limited	0.27%		
		Petronet LNG Limited	0.26%		
		Capital First Limited	0.26%		
		IndusInd Bank Limited	0.25%		
		Sadbhav Engineering Limited	0.22%		
		LIC Housing Finance Limited	0.22%		
		Power Finance Corporation Limited	0.22%		
		UPL Limited	0.22%		
		Bank of Baroda	0.20%		
		Gateway Distriparks Limited	0.19%		
		Hindalco Industries Limited	0.19%		
		India Cements Limited	0.19%		
		GAIL (India) Limited	0.19%		
		Bharat Forge Limited	0.19%		
		ACC Limited	0.14%		
		Yes Bank Limited	0.14%		
		Bharat Petroleum Corporation Limited	0.14%		



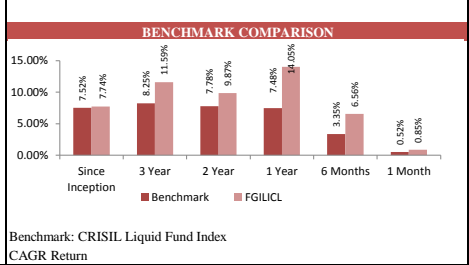
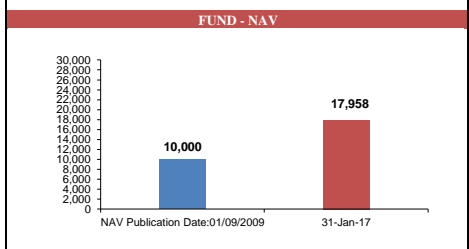
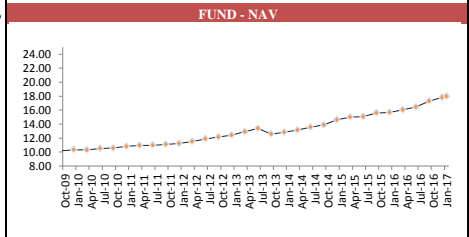
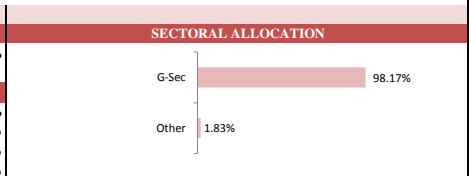
**FUTURE GROUP SECURE FUND**

SFIN No. ULGF001300309FUTGRSECUR133

ABOUT THE FUND		
<b>OBJECTIVE</b> Preservation of nominal value of contributions along with stable returns over policy term so that the probability of low return is low.		
<b>STRATEGY</b> Low risk investment such as money market instruments.		
<b>Name of Fund Manager</b> Pankaj		
ASSET ALLOCATION		
Composition	Min.	Max.
Fixed Income		
Instruments/Money		
Market and Cash	0.00%	100.00%
RISK RETURN PROFILE		
Risk		Low
Return		Low
DATE OF INCEPTION		
30th March 2009		
FUND PERFORMANCE as on 31st Jan 2017		
Returns since Publication of NAV		
Absolute Return		79.58%
Simple Annual Return		10.13%
CAGR		7.74%
NAV as on 31st Jan 2017		
17.95848		
AUM as on 31st Jan 2017 (Rs. In Lakhs)		
3.45		
ASSET ALLOCATION		



PORTFOLIO AS ON 31st Jan 2017	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>11.09%</b>
SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>88.91%</b>
Central Government	69.80%
Maharashtra SDL	9.83%
Gujarat SDL	6.09%
Tamil Nadu SDL	3.19%



## PERFORMANCE AT A GLANCE

INDIVIDUAL	Future Secure			Future Income			Future Balance			Future Maximise		
	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR
Since Inception	110.62%	13.06%	9.19%	134.47%	15.87%	10.58%	87.87%	10.37%	7.73%	104.36%	12.32%	8.80%

INDIVIDUAL	Future Pension Secure			Future Pension Balance			Future Pension Growth			Future Pension Active		
	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR
Since Inception	139.39%	16.92%	11.18%	140.35%	17.04%	11.23%	161.20%	19.57%	12.36%	185.66%	22.54%	13.59%

INDIVIDUAL	Future Dynamic Growth		
	Absolute Return	Annualised Return	CAGR
Since Inception	65.33%	9.02%	7.19%

INDIVIDUAL	Future NAV Guarantee Fund		
	Absolute Return	Annualised Return	CAGR
Absolute Return	42.59%	6.38%	5.46%

**Highest NAV Guaranteed 14.3743**

INDIVIDUAL	Future Apex			INDIVIDUAL	Future Opportunity Fund		
	Absolute Return	Annualised Return	CAGR		Absolute Return	Annualised Return	CAGR
Since Inception	75.10%	10.55%	8.19%	Since Inception	45.61%	7.14%	6.06%

Group	Future Group Secure			Future Group Balance			Future Group Maximise		
	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR
Since Inception	79.58%	10.13%	7.74%	82.21%	11.79%	8.98%	86.72%	11.33%	8.50%